Hello,My name is Suzanne Cayer and I live in Milford, CT. I am testifying as both a concerned voter and taxpayer and a medical student at Frank H. Netter School of Medicine in North Haven, CT. Insurance in Connecticut is expensive and getting worse every year. The main driver of rising premiums is prices charged by large health systems. Consolidation has stifled competition, allowing prices to rise unchecked, has done nothing to improve quality, has reduced consumer choice, and eroded working conditions for overwhelmed nurses and other clinical staff. Other states have taken action to level the playing field by prohibiting anti-competitive health system contracts, and it's working. Connecticut needs to pass SB-416 to lower healthcare costs and insurance premiumSincerely, Suzanne Cayer, MD CandidateMilford, CT